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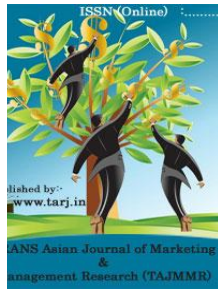
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VISION

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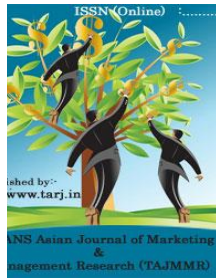


TRANS Asian Journal of Marketing Management Research (TAJMMR)

(Double Blind Refereed & Reviewed International Journal)



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GENDER DIFFERENCE AND ITS IMPACT ON QWL (A STUDY ON BANKING SECTOR, BANGALORE)

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ABSTRACT

QWL can be considered as a set of approaches, methods, or technologies to develop and enhance the work environment to ensure a more productive and satisfied employees. Gender discrimination sneak into the workplace as well as society at different times. Gender discrimination has become more common in work place but shown in a very subtle way. The main objective the study is to analyse the QWL among bank employees in the city of Bangalore. But the above discussed reason gave a need to analyse the QWL based on gender. For the purpose of this study, primary data was collected through quantitative method using a questionnaire. The sampling method used was random sampling technique. The statistical tools like T- Test analysis, Regression and factorial analysis is used for the analysis.

KEYWORDS: *Regression, Psychologists*

INTRODUCTION

Organizations success depends on its employees, their attitude toward work and their involvement and dedication to their work. Quality of Work Life (QWL) has attained greater recognition in most of the countries as it is linked to the performance of the company. QWL can be considered as a set of approaches, methods, or technologies to develop and enhance the work environment to ensure a more productive and satisfied employees. A huge business potential is available in the emerging markets, which are being recognized in the global scenario, yet a minimal attention is given to the banking sector. Only a few studies on the relationship between QWL and work-related factors are found in the literature, especially, in relation to Indian banks

A constant effort has been made to improve the work life ever since the industrial revolution. A study conducted by Robert F. Hosea reported the fight for scientific management techniques by unions, especially the mechanics. Thus, the Labour Union activities in 1930s and 1940s brought about improvement in work conditions through collective bargaining and legislation that focused on job security and economic gains for the workers.

In the 1950s, several theories were proposed by psychologists to create a positive link between morale and productivity that improved human relations. During the same period, job enrichment schemes and equal employment opportunity were introduced (Walton, 1974). The term QWL was first used in the late 1960s, originating with General Motors and the United Auto Workers, to describe the workers' level of job satisfaction.

In the 1960s, Eric Trist and his colleagues developed work designs which were aimed for better integration of technology with people (Trist and Bramforth, 1961).

Research journals and press in the USA started using the term "Quality of Work Life" in the 1970s. The importance of QWL was further heightened by the first International QWL conference, which was held in Toronto, Canada, in 1972. This was followed by establishing an international council for QWL in the same year. Later in the mid-1970s, QWL was considered not only to enhance bottom-line productivity, but also to increase employee identification and a sense of belongingness and pride in their work (Davis and Cherns, 1975). Cherns (1978) stated that "QWL owes its origins to the marriage of the structural, systems perspective of organisational behaviour with the interpersonal, human relations, supervisory-style perspective."

While discussing humanisation, Delamotte and Walker (1974) emphasised the need for the protection of the workers against hazards to health and safety, the wage-work bargain, as well as threats of illness and unemployment and from the impulsive behaviour of the authority of management. In Europe, North America and Japan, QWL has been accepted as an approach leading to humanisation and the democratization of the workplace which results in greater productivity of the work force. QWL is measured by assessing an individual's reaction to work or personal consequences of the work experience (Nadler and Lawler, 1983).

Few researchers also believe QWL as a combination of methods, approaches or technologies which improve the work environment in order to make it more productive and satisfying (Kerce, and Booth-Kewley, 1993; Nadler and Lawler, 1983).

In contrast to identifying QWL as a specific program, Nadler and Lawler (1983) and Kotze (2005), approached it as a movement. Similarly, Thompson (1983) indicated, "QWL programs propose a movement toward greater engagement with the cooperation, knowledge and tacit skills of the work force." It is a continuing process, not something with a beginning, middle and an end that could be turned on today and turned off tomorrow (Brooks and Gawel, 2001). The focus was on utilizing all of the organisation's resources, especially its human resources, better than what was done yesterday and even better tomorrow, developing awareness among all the members of an organisation and understanding of the concerns and needs of others, and a willingness to respond to the concerns and needs.

Gender discrimination sneak into the workplace as well as society at different times. Besides occupational hurdles, there is sometimes wage discrimination with men and women receiving different salary for the same job roles. This has recently improved greatly but do exist as a problem for some. The “Glass ceiling” syndrome has also affected many women. This is where a person’s gender is considered to be a barrier to professional advancement. Even sexual harassment in the workplace was once considered as an epidemic and decreased greatly. But still, it can exploit and negatively affect people in many ways. Gender discrimination has become more common in work place but shown in a very subtle way. The main objective the study is to analyse the QWL among bank employees in the city of Bangalore. But the above discussed reasons gave a need to analyse the QWL based on gender.

OBJECTIVES OF THE STUDY

1. To study the basic gender difference in public and private sector banks in Bangalore.
2. To analyse the level of QWL in both the sector.
3. To explore whether any relationship exist between the demographic factor(Gender variation) and QWL in banking sector.
4. To analyse the effect of gender variation on job performance of the employees.

HYPOTHESIS

The hypotheses framed for the purpose of the study

H₀1: Gender does not have significant effect on the QWL of the employees of private/public sector banks.

RESEARCH METHODOLOGY

For the purpose of this study, primary data was collected through quantitative method using a questionnaire, as it makes an effort to understand the insight of QWL among the banks in Bangalore. The data collection was hard as the employees of the bank were not at authority to answer the questionnaire without prior permission of the higher authorities. Thus, the sampling method used was ***random sampling technique*** since reaching out to all employees of all banks in the area was cumbersome, time consuming and expensive. Questionnaire was given to bank employees based on the objective of the study and requested to complete the same.

Sampling Procedure

The data collection was done by approaching the employees of the public sector and private sector banks in Bangalore with the help of a questionnaire. This sampling plan was more than adequate in terms of yielding a representative sample. The sample was sufficiently large to cover a representative set of employees from the banks in Bangalore. The sample was collected from the individuals who were willing to fill the forms voluntarily without hesitation.

Sample Population

The sample population comprised of the employees of the public sector and private sector banks in Bangalore, Karnataka. The sampling method implemented is random sampling technique

since reaching out to all employees of all banks was difficult, time consuming and high-priced. Hence, randomly 15 banks were chosen for the study. The banks from which data are collected are State bank of India, State bank of Mysore, Punjab national Bank, Bank of Baroda, Andhra Bank, Vijaya Bank, Canara Bank, Bank of India, Union Bank of India, United Bank of India, Central Bank of India, Indian Overseas Bank, Corporation Bank, Syndicate bank, Indian bank, ICICI bank, HDFC bank, City bank, Federal bank, YES bank, Karnataka bank, HSBC bank, City union Bank, South Indian bank. Although, there are many other banks in Bangalore, the banks that were interested in participating in the study were approached and taken as samples. The other banks did not want to involve in the study reasoning that this is against their bank policy and busy schedule.

Sampling Instrument

The sampling instrument used in this study is *questionnaire*. The questionnaire was categorized into two divisions. The first division which deals with the demographic data of the participants. and second division with the questions related to the QWL and job stress.

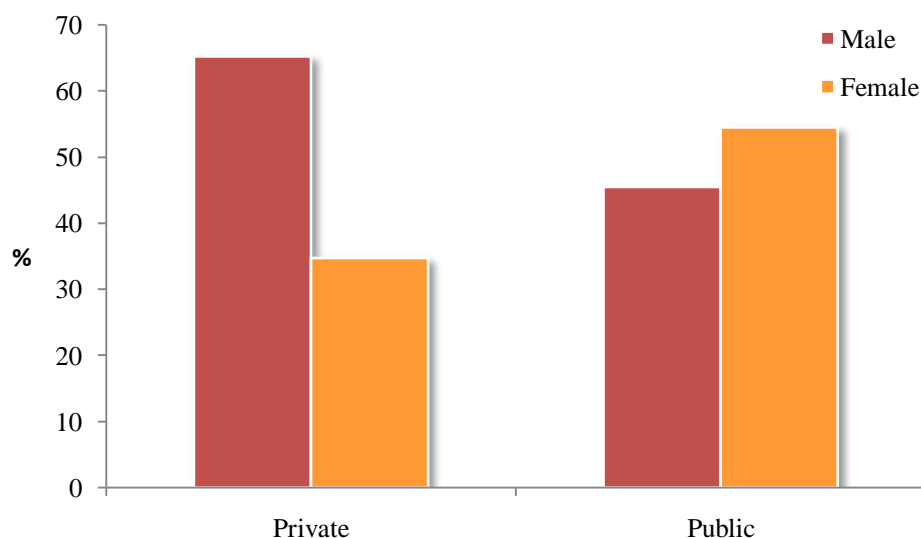
MEASUREMENTS AND ANALYSIS

Gender distribution in banking industry

The survey data indicated that there is a significant difference in the gender distribution between private and public banks. It was seen that the men were the majority (65.2%) in private banks and comparatively less in private sector banks(45.5%), whereas in public banks, the female employees were the majority (54.5%) and less in private sector banks(34.8%). The difference in the gender distribution between the two sectors of banks was shown to be significant with p-value < 0.05.

Gender Distribution

| | Private | | Public | | | |
|--------|-----------|------------|-----------|------------|---------|---------|
| Gender | Frequency | Percentage | Frequency | Percentage | t value | p-value |
| Male | 107 | 65.2 | 81 | 45.5 | -3.735 | .000 |
| Female | 57 | 34.8 | 97 | 54.5 | | |
| Total | 164 | 100 | 178 | 100.0 | | |



Gender Distribution

Analysis of impact of gender variation in QWL in Private sector banks

Gender is directly linked to the society and the cultural environment of the region. For example, Bangalore being a cosmopolitan city, with changes in the lifestyle in the recent times, gender differences have been seen to be minimum in workplaces. The concept of gender equality is well reflected which is also shown in the results obtained. Thus, the gender factor does not impact the QWL of the employees. There is no difference in the QWL experienced by the employees with respect to gender.

Moreover, the percentage of females in the private banks has been shown to be 34.8% only as compared with 54.5% in public banks. The percentage of male employees in private banks is 65.2% as compared to that in public banks (45.5%). However, the greater number of males in private banks does not affect the results.

The studies conducted in this respect are impacted greatly by the region where the study has been conducted. Since gender differences vary from one society to another, the results obtained are not always comparable. The study conducted by Tabassum, Rahman, and Jahan (2011) in Bangladesh reflects a high degree of discrimination against women and female employees, even in safer workplaces such as banks, where women employees are fewer in number and discriminated in terms of pay, promotions, and other benefits. However, Ganesh & Ganesh (2014) specify that the prevalence of social backup had a great impact on the QWL of employees and in crossing the gender barrier. Studies by Ashwini & Anand (2014) have shown that female employees are more committed to work than male employees and thus show greater QWL.

Analysis of Gender disparity on QWL in public sector banks

The disparity in gender has been studied by various researchers, who quote that gender is used in the concept of particular aspirations pertaining to the demands of a specific society and reflects the responses of the people, their emotions and feelings (Kahn, 2009). Research by Bem (1974)

speaks about the role of gender as two different facets of a single matter giving enough space for the expression of masculinity and feminist in the same individual. Bem (1974) further states that “Gender schematic women and men have developed strong role identification” which allows a person to exhibit behavior as per the norms of the society they stay in. Gender has played a key role in formulating the principles for “masculine men and feminine women” from whom data is collected.

Iyiola(2011) studied the gender perspective in the Nigerian banks. In addition, he attempted to find out the effect of gender on employee performance and why banks chose to hire unmarried women rather than married women. It was seen that the younger women were hired only on temporary contracts but were removed from the job when they failed to meet targets. In contrast, the results obtained in our present study demonstrate that women employees have displayed a good QWL comparable to that displayed by men.

Gender has not been observed to significantly affect QWL. Men were known to be more enterprising and stronger, physically and mentally, and thus were able to take up jobs in the private sector in higher numbers. In comparison, women were emotionally oriented and were seen to be more cognitive and traditional in their approach, and thus opted for the more traditional bank jobs in public sector banks. Studies also showed that women had family issues and other personal problems due to which they were less likely to take up jobs in the private sector. One important aspect was the emotional affinity of the women towards criteria like job security, compensation, and other facilities offered by the banks in the public sector, which are seemingly better than the ones in the private sector banks. Private sector banks have other constraints such as lower job security, longer working hours, and other factors, which make women reluctant to take up jobs in the private sector. Lipińska-Grobely and wasiak (2010), has also found similar result in their study.

Multiple linear regression analysis was conducted on the effect of Gender on QWL. These factors in combination had a low influence on the QWL of employees of both the sectors. The difference between the banks was not much as the variation for the public sector banks was 7% and for private sector banks it was 8%. The results indicate that gender was not found to be significant but still had a negative influence on QWL.

Model Summary of Influence of Demographic details on QWL in Private/Public Sector Bank Employees

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | | | | |
|---------|------|----------|-------------------|----------------------------|-------------------|----------|-----|-----|---------------|
| | | | | | R Square Change | F Change | df1 | df2 | Sig. F Change |
| Private | .282 | .080 | .038 | .53152 | .080 | 1.925 | 7 | 156 | .069 |
| Public | .264 | .070 | .031 | .66362 | .070 | 1.818 | 7 | 170 | .087 |

Hence the hypothesis that gender does not have an influence on QWL of Public and Private sector banks is accepted.

Coefficients of Demographic details on QWL in Private and Public Sector Bank Employees

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---------|------------|-----------------------------|------------|---------------------------|--------|------|
| | | B | Std. Error | Beta | | |
| Private | (Constant) | 3.086 | .357 | | 8.657 | .000 |
| | Gender | -.167 | .090 | -.147 | -1.848 | .067 |
| Public | (Constant) | 3.327 | .401 | | 8.291 | .000 |
| | Gender | -.032 | .108 | -.023 | -.294 | .769 |

THE EFFECT OF GENDER ON JOB PERFORMANCE

The effects of Gender on Job performance were tested for private and public sector bank employees. This demographic aspect of the employees was found to have a significant effect on the Job performance in Private as well as Public sector employees.

It was observed that for private sector bank employees Gender had a negative effect on the performance. On the other hand, in the public sector employees also Gender had a negative effect.

Model Summary of Effect of Gender on Job Performance in Private/Public Sector Banks

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | | | | |
|---------|------|----------|-------------------|----------------------------|-------------------|----------|-----|-----|---------------|
| | | | | | R Square Change | F Change | df1 | df2 | Sig. F Change |
| Private | .550 | .303 | .229 | .74788 | .303 | 4.095 | 7 | 66 | .001 |
| Public | .478 | .229 | .147 | .77204 | .229 | 2.797 | 7 | 66 | .013 |

Coefficients of Gender on Job Performance of Private and Public Sector Employees

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---------|------------|-----------------------------|------------|---------------------------|--------|------|
| | | B | Std. Error | Beta | | |
| Private | (Constant) | 3.741 | .871 | | 4.296 | .000 |
| | Gender | -.083 | .185 | -.048 | -.450 | .654 |
| Public | (Constant) | 2.248 | .842 | | 2.668 | .010 |
| | Gender | -.273 | .211 | -.159 | -1.295 | .200 |

The results showed that employees experienced an equal degree of QWL irrespective of their gender. This implies that the work environment in banks is conducive for work for both male and female employees and no kind of gender inequalities exist, which may result in any kind of stress for the employees. It is also implied that female employees managed their roles between work and home in a balanced manner thus showing no significant difference between the QWL shown

by the male employees. The results conveyed the existence of a healthy atmosphere among all the employees irrespective of their gender.

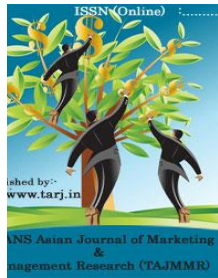
CONCLUSION

The objective of the study was to evaluate the effect of gender variation on QWL among the bank employees in the city of Bangalore with special focus on job performance. According to the result of this study, it is observed that gender does not significantly affect QWL. Female employees are more in public sector and male employees are more in private sector banks. The study indicates that the men were known to me more enterprising and stronger both mentally and physically and up jobs in private sector. Women employees found to be emotional and were seen to be more cognitive and traditional in their approach and opted for public sector banks. Job security, compensation, and other facilities offered by the public banks are some other factors attracted more women employees. Quality of work life basically is the response of an employee to his/her work environment in the aspects of social, technical and economic dimensions. Different organizations have different definitions of QWL so as to provide their employees a better work environment as well as to retain the organizational goals. Hence QWL is common for both female and male employees. The gender variance will not make any effect neither on QWL nor on job performance.

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IMPACT OF GOODS AND SERVICE TAX ON INDIAN ECONOMY

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ABSTRACT

GST otherwise called the Goods and Services Tax is characterized as the mammoth indirect tax structure which is intended to help and improve the financial as well as the economic development of a nation. In excess of more than 150 nations have implemented GST up until this point. Nonetheless, the possibility of GST in India was mooted by Vajpayee Government in the year 2000 and the sacred change for the same was passed by the Lok Sabha on 6th May 2015. On bringing GST into action, there was an amalgamation of Central and State taxes into a singular obligation portion. It also enhanced the circumstance of India in both, nearby and worldwide market. This concept is not new as it was prevalent before GST came in the indirect taxes. It is just that the scope has widened. Earlier, it was not possible for a tax payer to claim Input Tax Credit for Central Sales Tax, Entry Tax, Luxury and other taxes. Moreover, the manufacturers and the service providers could not claim the Central Excise Duty. The Goods and Service Tax is a multi-tier tax where ultimate burden of tax falls on the consumer consuming the good or service. It is called as Value Added Tax as at every stage, with every addition of value, tax is being paid. Under this scheme, an individual who was liable to pay tax on his or her output- whether for provision of service or for sale of goods.

KEYWORDS: Regression, Psychologists

INTRODUCTION

The Goods and Service Tax is a multi-tier tax where ultimate burden of tax falls on the consumer consuming the good or service. It is called as Value Added Tax as at every stage, with every addition of value, tax is being paid. Under this scheme, an individual who was liable to pay tax on his or her output- whether for provision of service or for sale of goods- is entitled to get Input Tax Credit (ITC) on the tax paid on the inputs, that is, for the purchases of goods or services, thus tax is being paid on the value addition, which is being paid to the Government.

In the context of India, GST was first proposed for the first time on February 28th 2006 by then Honorable Finance Minister in his budget speech for the year 2006-07. The current minister Shri Arun Jaitley, in his speech of budget dated February 28th 2015 for the year 2015-16 stated that GST was being eagerly awaited by the trade and the industries and it will be put in place state-of-the-art indirect tax system by April 1st 2016. The Goods and Service Tax had been implemented in India w.e.f July 1st 2017 through a memorable mid-night session on the June 30th 2017 or July 1st 2017 in the Parliament.

In India, on the intra state supply of goods and services, we have dual GST with equal rates, that is, the Central Goods and Service Tax (CGST) and the State Goods and Service Tax (SGST) and for the inter states supply of goods and services, we have Integrated Goods and Service Tax (IGST) which in total is the sum of both CGST and SGST.

It is overall acknowledged arrangement of tax assessment globally. It is considered for the products sold as well concerning the services rendered. It is an arrangement of tax collection where there is a solitary duty in the economy for goods and services. This is intended to unite the state economies and make a solitary tax collection framework in the whole nation for all merchandise and ventures. It when presented cancelled all the present indirect taxes.

It was an immense idea that simplified the monster impose structure by supporting and upgrading the monetary development of a nation. It is a far reaching charge require on assembling, deal and utilization of products and enterprises at a national level. The Goods and Services Tax Bill or GST Bill, likewise alluded to as The Constitution (One Hundred and Twenty-Second Amendment) Bill, 2014, starts a Value included Tax to be executed a national level in India. It is an aberrant expense at all the phases of creation to achieve consistency in the framework.

On bringing GST into action, there was an amalgamation of Central and State taxes into a singular obligation portion. It also enhanced the circumstance of India in both, nearby and worldwide market. At the buyer level, GST diminished the general tax collection rate, which is presently assessed at 25-30%. Under this framework, the purchaser pays the final assess however an efficient input impose credit framework guarantees that there is no falling of duties assess on assess paid on inputs that go into maker of merchandise. With a ultimate objective to avoid the portion of different obligations, for instance, separate commitment and organization evaluate at Central level and VAT at the State level, GST would tie together these charges and make a uniform market all through the country. Incorporation of various

appraisals into a GST structure will bring around an effective cross-utilization of credits. The present system charges age, while the GST will intend to force usage.

The Goods and Service Tax Council also known as GSTC is a constitutional body constituted under the Article 279A of the Constitution of India. It is mandatory for GSTC to make recommendations on various matters associated with the GST and further under provisions which have been made under respective GST Laws whereby the Central and the State Government have to act on the recommendations made by the GSTC. Thus the GSTC plays a pivot role under the GST as it brings uniformity in the law and also a cooperative federalism.

Input Tax Credit or ITC refers to reducing of the taxes paid on the inputs from the taxes paid on the output. When a supply of Good or Service is supplied to a tax payer, the GST charged is known as the Input Credit.

This concept is not new as it was prevalent before GST came in the indirect taxes. It is just that the scope has widened. Earlier, it was not possible for a tax payer to claim Input Tax Credit for Central Sales Tax, Entry Tax, Luxury and other taxes. Moreover, the manufacturers and the service providers could not claim the Central Excise Duty. During pre-GST era, cross-credit of Value Added Tax (VAT) against the Services was not allowed. But in GST, since all taxes are subsumed into one tax there is no restriction of setting of the Input Tax Credit. ITC cannot be applied to all the types of Input as each State and Countries have different rules and regulations. It is the backbone of GST and for registered members, it is of a major concern.

For instance:- A is a manufacturer. Let say the tax to be paid on the final product is Rs.500 and the purchase tax paid is Rs. 350. He can claim Rs. 350 after paying Rs.500 (Rs. 500 – Rs. 350 = Rs. 150). Thus he pays Rs. 150 only rather than him paying Rs. 500.

LITERATURE REVIEW

Eva (2008) in his paper has analyzed the cost of conforming to the indirect tax laws in the Slovak Republic by doing examination of small, medium and large business organizations through a survey and infers that the organizations particularly the small scale ones are not ready to and don't endeavor to measure the cost of consistence which is very high because of the complex law structure.

Crossley, (2009) wrote about the year 2009 in which the United Kingdom Government chose to diminish the VAT rate by a minor sum with a specific end goal to help the end customer spending. He also had examined and said in connection with his paper and inferred that if the VAT rate is reduced, then the spending by the general customers increments bringing about general lightness in the economy.

Ehtisham Ahmed and Satya Poddar (2009) contemplated and they found out that the GST when introduced in India will furnish simpler and straightforward indirect taxation framework with the increment in yield and efficiency of the Indian Economy. But the case is that the advantages of GST are fundamentally reliant on structure of GST which will be imposed on the Indian Economy.

Dr. R. Vasanthagopal (2011) talked in his paper that the GST will increase the potential of the Indian economy. As indicated by him, India is experiencing entangled expense framework. GST will give a lift to the Indian economy as the implementation of the GST will help India remove the cascading effect which has been a major fault in the past tax regime.

Borec (2013) in the paper have examined how assesses may conform to the VAT laws given that the GST is a goal based expense. He mainly concentrated on the part on how to manage B2C situations where the VAT compliances have to be dealt in the state where the client is found. He also talked about the troubles in this consistence particularly in the online businesses.

Pinki, Supriya Kamma and Richa Verma (2014) contemplated in their paper and inferred that the new NDA government in India is certain towards the execution of GST and it is advantageous for Central Government, State Government and also additionally for the buyers in the longer run if its usage is supported by a solid IT foundation.

RESEARCH METHODOLOGY

It is said that a problem well defined is half solved. This step is to define the project problem and decide the objectives of research. The definition of the problem includes the Impact of GST on the Restaurant Industry.

The aim of research is to

- ☐ Analyze pros and cons of Goods and Service Tax on Indian Economy,
- ☐ Analyze the impact of GST on Restaurant Industry and to analyze the working of GST from Manufacturer's point of view.

The research was well planned and executed according to the guidelines and was completed in the period of 79 days. The methodology used by me in conducting the research is Exploratory Research Design. Being an explanatory research it is based on majorly on the secondary data of journals, articles, newspapers and magazines and primary data was collected by the business owners for better understanding. The reference period of the survey is from December 19, 2017 to March 31, 2018.

DATA ANALYSIS AND INTERPRETATION

Fulfilling the first objective of the study, following advantages were discovered

- Removing Cascading tax effect
- Higher threshold for registration
- Lesser compliances
- Increased efficiency in logistics
- Regulating the unorganized sector

The second objective of the study which showcases the impact of GST on the Restaurant Industry is as follows

As the Goods and Service Tax or the GST has been in effect on the Indian Society, business households are still trying to figure out the changes required in their current systems to easily fit the GST in their bills. According to National Restaurant Association of India, they stated in their 2013 India Food Service Report, that the current size of the Food Service Industry is approximately Rs. 247680 crore and they have projected that it will grow to Rs. 408040 crore by the year end 2018 with a rapid increase of approximately 11 percent. This growth is fueled with the growth of the Indian Middle Class. Rapid Urbanization, Growing Awareness of Western Lifestyle, Women Empowerment and Employee Generation, and Higher Disposable Income are some of the factors which contribute to the growth of the Indian Restaurant Industry. Thus, we find ourselves waiting for our turns in queues while dining out on weekends.

Understanding Your Restaurant Bill

As we are the end customers, we hardly pay attention to our restaurant bills and many of us are unaware of the components added during the generation of the bill.

First let us know about the components of the pre-GST bill:-

- **VAT (Value Added Tax):-** This tax is charged on the proportion of food on the bill.
- **Service Tax:-** This tax is charged on the services rendered by the restaurant. (To avoid confusion, the Government of India had already bifurcated the service proportion and food proportion and then charge taxes accordingly.)
- **Service Charge:-** This charge is applied by the restaurants and not by the Government of India. Thus, it is not a tax. It should not be confused with the service tax as it is the extra income of the restaurant owner. Service Tax on the other hand is not an income but it has to be collected and submitted to the Government at a later stage.

However the rates of GST have changed gradually over a period of time. Following are the latest rates which are implemented on the restaurant industry at present.

| Types of Restaurant | Goods and Service Tax Rates |
|--|------------------------------------|
| All Restaurants | 5 percent without ITC |
| Restaurants within the Hotels (Room Tariff is lesser than Rs. 7500) | 5 percent without ITC |
| Restaurants within the Hotels (Room Tariff is greater than Rs. 7500) | 18 percent with ITC |
| Outdoor Catering | 18 percent with ITC |

During the GST regime, the VAT and the Service Tax have been subsumed into a single rate, but there may be cases where one could still find Service Charge included in their bills.

Below there is a comparison between how the Restaurant bill looks like before and after the GST implementation in the Restaurant Industry.

EXAMPLE:-

Let say the total Consumption or the total Bill sums upto Rs. 5000. Then Pre-GST, the bill would look like

| | |
|-----------------------------|---------------|
| Total | 5000 |
| Service Charge @ 10 percent | 500 |
| Service Tax @ 5.6 percent | 308 |
| KKC @ 0.2 percent | 11 |
| SBC @ 0.2 percent | 11 |
| VAT @ 14.5 percent | 797.5 |
| Total Amount Payable | 6627.5 |

Then Post-GST, the bill looks like

| | |
|-----------------------------|-------------|
| Total | 5000 |
| Service Charge @ 10 percent | 500 |
| GST @ 18 percent | |
| CGST @ 9 percent | 495 |
| SGST @ 9 percent | 495 |
| Total Amount Payable | 6490 |

Thus at a standard rate of 18 percent under the GST, the customer will save around Rs. 137.5 on a transaction of Rs. 5500. Here, I have assumed that the VAT applicable at 100 percent of the value without any deduction. Furthermore, when we see the effective rate of VAT it sums up to 20.5 percent which has come down to 18 percent with the introduction of GST.

Impact on Restaurant Business Owners

| Particulars | Billing under VAT | Billing under GST |
|---|-------------------|-------------------|
| Wheat | 100 | 100 |
| Spices | 300 | 300 |
| Oil | 200 | 200 |
| TOTAL | 1500 | 1500 |
| VAT @ 5 percent (Generally these items are bracketed under the same set) | 75 | NA |
| GST @ 5 percent (Generally these items are bracketed under the same set) | NA | 75 |
| Particulars | Billing under VAT | Billing under GST |
| Total Bill | 10000 | 10000 |
| OUTPUT TAX | | |
| VAT @ 14.5 percent | 1450 | NA |
| Service Tax @ 6 percent | 600 | NA |
| GST @ 5 percent | NA | 500 |

| | | |
|-----------------------------------|------|-----|
| Total Output Tax Liability | 2050 | 500 |
| INPUT CREDIT | | |
| VAT ITC @ 1.5 percent | 150 | NA |
| GST ITC (No ITC | NA | Nil |
| FINAL OUTPUT TAX LIABILITY | | |
| VAT | 1300 | NA |
| Service Tax | 600 | NA |
| GST | | 500 |

In the above example we can see that the total amount payable to the Tax Authorities under the VAT regime was Rs. 1900. However, under the GST regime, the net outflow of cash from the pocket of the businessman is only Rs. 250. It is due to the reduced rates applicable under the GST regime.

Thus, the conclusion is that GST has brought reasons to rejoice for both, the end customers as well as the businessman or the restaurant owner. This will also help to boost the restaurant industry in the coming period.

FINDINGS

- ☐ The total Indian Market has been unified due to One Nation One Tax. It has also facilitated in seamless movement of the Goods and the Services across the States with the additional benefit in reduction in the overall costing of the product.
- ☐ It has brought reasons to rejoice for both, the end customers as well as the businessman or the restaurant owner. This will also help to boost the restaurant industry in the coming period.
- ☐ The Suppliers, the Manufacturers, the Wholesalers and the Retailers are now able to recover the tax incurred on the input due to introduction of Input Tax Credit. This has also reduced the cost of doing business, thus enabling the manufacturers compete with the competitive pricing strategy in the international and national market.
- ☐ The GST has also formed uniformity between the States in tax point of view regardless of the place of manufacturing and place of consumption.
- ☐ It has also irradiated the cascading and the double taxation which has enabled better compliance through lower burden of tax on the Goods and the Services.

LIMITATIONS OF THE STUDY

The possibility of respondent's responses being biased cannot be ruled out.

- 1) Since the survey was conducted at a much smaller scale, it might be that the impact of GST on various sectors could be different with the perspective of the producer and the consumer.
- 2) Most of the times people don't give appropriate information.

- 3) The survey and data collection was to be conducted in a limited span of time which also is posed to be a limiting factor.

SUGGESTIONS

- ☐ The definition of the supply should be 'comprehensive' and not 'inclusive'. The definition of supply states that the 'supply includes' rather than stating 'supply means'. This will add up a lot of litigation. Supply of Capital Goods (whether for self or for the end customer consumption) should be kept outside the purview of GST, and only leasing, renting or transfer of right to use the asset be subjected to being taxed.
- ☐ The definition of Manufacturer can be delinked from the Central Excise Act and a more appropriate definition of term 'manufacture' be provided to avoid any litigation and interpretational issues.
- ☐ The time period of 30 or 60 days from the date of the issue of invoices by supplier is quite short considering time taken for delivery of the Goods with invoices and it may also create an unnecessary interest liability if the payment is not made within the 30 or 60 days. It is suggested that the time period limit prescribed in both the cases can be made up to 90 days by inclining with the previous provisions of the Service Tax.

CONCLUSION

The Goods and Service Tax is a uniform single national tax levied around the country on all the Goods and Services produced or sold in India. All the Indirect Taxes like the Excise Duty, Octroi, Central Sales Tax and the Value Added Tax, etc. are subsumed into one single tax. With the introduction of GST, significant steps have been taken to reform the Indirect Taxation of the Nation. It has also brought in efficiency and transparency in the mechanism of the Indirect Taxes of India. Furthermore, with the introduction of GST, it has irradiated the unbiased tax structure by neutralizing the exemptions levied by the States to attract business in their geographical location. GST has a history and its history has proven that with the introduction of GST in by other countries, they have benefited in the long run. Comparing the benefit with India, the GST has helped in removing the distortions in the economy which were present in the past complex Indirect Taxation Structure. It has also helped the nation to develop a common market and the businesses to compete competitively locally as well as globally.

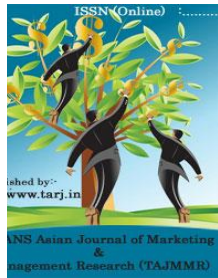
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PRICING STRATEGY OF EGG MARKETING (A STUDY WITH SPECIAL REFERENCE TO NAMAKKAL DISTRICT)

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ABSTRACT

The board members were mainly egg producers. The egg boards enabled farmers to set egg prices within government price control regulations. The Egg Marketing Board was an agricultural marketing organization set up by the British government in December 1956 to stabilize the market for eggs due to a widespread collapse in sales. According to Rick Suttle, Demand Media Pricing strategy refers to method companies use to price their products or services. Almost all companies, large or small, base the price of their products and services on production, labor and advertising expenses and then add on a certain percentage so they can make a profit. To find out the demographic factors of respondents. To analysis the performance of egg marketing with the regards to pricing strategy in Namakkal district. To measure factors influenced people to using the egg marketing. To find out the profit level of egg marketing sellers. To offer the suggestion to egg marketing, regarding the attribute of pricing strategy. As such, postal investments are directly available to the central Government as part of its budgetary resources and they constitute the non-marketable debt of the Government. It has been shared with the state government in a specified manner. For the purpose of present study, a details questionnaire was framed and information was collection from 150 egg marketers with the help of data collected the following statistical tools were applied. Simple percentage analysis, Chi-square analysis, ANOVA. Marketing of egg is profitable but the level of profitability can be

increased if properly handled, also by value addition through grading and standardization thus reducing waste, confusion and uncertainty with respect to quality value. The major challenges faced by the marketers are that of transportation, price fluctuation, poor sales, lack of record keeping and inadequate capital among others.

KEYWORD: *Pricing Strategy, Egg Marketing, Price Fluctuation, Poor Sales*

INTRODUCTION

The Egg Marketing Board was an agricultural marketing organization set up by the British government in December 1956 to stabilize the market for eggs due to a widespread collapse in sales. 1927 – State governments established egg marketing boards because the large number of small egg farmers found it difficult to bargain with the small number of large egg buying companies. The board members were mainly egg producers. The egg boards enabled farmers to set egg prices within government price control regulations.

Definition

According to Rick Suttle, Demand Media Pricing strategy refers to method companies use to price their products or services. Almost all companies, large or small, base the price of their products and services on production, labor and advertising expenses and then add on a certain percentage so they can make a profit. There are several different pricing strategies, such as penetration pricing, price skimming, discount pricing, product life cycle pricing and even competitive pricing.

Objectives of the Study

The presented study is to analysis the pricing strategy of Egg marketing with special reference to Namakkal District. The following specific objectives are,

1. To find out the demographic factors of respondents.
2. To analysis the performance of egg marketing with the regards to pricing strategy in Namakkal district.
3. To measure factors influenced people to using the egg marketing.
4. To find out the profit level of egg marketing sellers.
5. To offer the suggestion to egg marketing, regarding the attribute of pricing strategy.

Statement of the Problem

In a country like India, which is a developing one, the quantum of investment of the egg marketers, downtrodden and middle class families will be comparatively small. But when they are pooled together, a very huge amount will be available for the country's economic development. Realizing this, Government of India has introduced certain postal investment schemes which are being implemented through post offices and commercial banks, in order to tap the investments of the poor people living in more than 5 Lakhs villages throughout the country. As such, postal investments are directly available to the central Government as part of

its budgetary resources and they constitute the non-marketable debt of the Government. It has been shared with the state government in a specified manner. It could not be denied that postal investment schemes have done a laudable service in bridging the gap between the savings of the public and the financial requirements of the nation for building infrastructure facilities.

RESEARCH METHODOLOGY

A research method is purely and simply basic framework or plan for the study that guides the collection of data analysis of the data. In personal interview, we adopted this descriptive research for collective and analysis of the data. It is the systematic way to solve problem. It may be understood as a science of study how research is done scientifically.

Sampling Design

An integral component of a research design is the sampling plan. In this study the research has simple random sampling method. The Total sample consists of 150 respondents who are living in and around Namakkal district.

Data Collection

The primary data is collection well-structured questionnaire, which comprises of social economic information and information pertaining to study.

The Secondary data is collected through various books, journals, articles and web sites.

Tools of Analysis

For the purpose of present study, a details questionnaire was framed and information was collection from 150 egg marketers with the help of data collected the following statistical tools were applied.

1. Simple percentage analysis
2. Chi-square analysis
3. ANOVA

Period of the Study

This research work was done the respondents were enquired in the year 2012-2013. The data collection for this study covers Namakkal district.

Area of the study

Namakkal district has been selected for this study. Namakkal is a strategic point on the Namakkal bazaar, Puduchatram, Mohanur road, Trichy road, Mallasamudram, Paramathi road, egg poultry farms. In olden days, this place was called “Namakkal”. Now days it is called “Namakkal” because of growing civilization. Over the year namakkal has become popular for egg marketing business and there are activities in poultry industry, the educated unemployment youth has every chance to find a job here.

LIMITATION OF THE STUDY

The market survey was conducted only in Namakkal District, Tamil Nadu State. Hence, the results arrived from the study may or may not be applied to other states of India. Further, the survey which was adopted for collecting the data in the study has got its own limitations.

The following are the limitations of the present study.

1. Sample size has been restrict to 100 sample due to time constrains and to provide and in depth analysis.
2. As this study is confined to the respondents at Namakkal Town alone, this finding and suggestion are applicable only to Namakkal Town.
3. At the time of completing the questionnaire the research has faced some problem like unwillingness of the respondents and inability of the respondents in filling the questionnaire.
4. The details furnished by the respondents are considered as true and the study result are based on this assumption.

REVIEW OF LITERATURE

In the process of research, the research had gone through many research papers, previous studies, articles pertaining to the various dimension product and egg marketing. The purpose of presenting the detail of the previous studies is to prepare the relevant background through this the research scholar would be able to state the findings of the previous studies on topic.

A.B.Mohammed(2013) The study was carried out on the economic analysis of poultry egg marketing in Kuje area council municipality of Abuja. The Primary data used were obtained using structural questionnaires administered to 40 egg marketers in the study area. Descriptive statistics, marketing margin analysis and Gross-Margin were used to analyse the data. The result showed that 95% of the marketers were between 21-50 year, 95.5% were married, and male 70% dominated egg marketing. All the marketing 100% had primary education, 87.5% had over five year of experience in egg marketing. Egg marketing in the study area was profitable with about 37,500 per month and had a marketing margin of 20% and a return to investment of 0.25 on every naira. Problems of price fluctuation and transportation were identified as the major constraint facing marketers in the study area.

D.A.Sumner (2011) Conventional cage housing for laying hens evolved as a cost-effective egg production system. Complying with mandated hen housing alternatives would raise marginal production costs and require sizable capital investment. California data indicate that shifts from conventional cages to barn housing would likely cause farm-level cost increases of about 40% per dozen. Eggs are a low-cost source of animal protein and low-income consumers would be hardest hit. However, because egg expenditures are a very small share of the consumer budget, real income loss for consumers would be small in percentage terms. Finally, the high egg prices imposed by alternative hen housing system raise complex issues about linking public policy costs to policy beneficiaries.

A.B.Mohammed: "Evaluation of poultry egg marketing", ISSN: 2276-7770 vol:3(1), Pp.068-072, January 2013, www.gjournal.com.

D.A.Sumner (2011) Emerging issues: "social sustainability of egg production symposium" jan 2011 vol.90 Ppno:241-250.

Objectives of Price Strategy

The company may use pricing strategies seeking Pricing strategies should also be tied to company objectives. The following are common business goals and the effect on pricing:

1. **Maximize Current Profits:** Higher prices, at least in the short term, can help improve overall profit margins of course over time high prices may result in significantly fewer transactions and lower revenues.
2. **Maximize Cash Flow:** Lower prices can increase transactions and increase overall revenue and boost cash flow but possibly at the expense of profitability.
3. **Maximize Profit Margins:** Higher prices yield higher profit margins, but could affect the quantity of sales.
4. **Maximize Sales Quantity:** Lower prices or product bundles can increase the total number of items sold and generate discounts or rebates from suppliers or wholesalers.
5. **Generate New Customers:** Typically a company will create pricing strategies to generate new customers at a low profit margin, and then seek to provide additional services for additional fees.
6. **Minimize Credit Sales:** Retail sales are based on cash or credit card payments on an up-front basis. Service businesses typically bill after at least a portion of those services have been provided, which requires the company to in effect extend credit. For example, most cable companies charge for services ahead of service delivery.

Methods of Pricing Strategy

To develop a pricing strategy, the first step is to gather data:

1. Competitor prices and pricing strategies
2. Customer perception of products and services
3. Customer benefits of products and services
4. Cost of producing, procuring, or generating products and services (variable costs)
5. Fixed business costs (overhead)

The goal is to understand your business model and operating costs as well as the current pricing strategies and price points in the marketplace.

Purchase of Eggs

It is classified as manufacturer, wholesaler, producer, and agent.

Purchase of Eggs

| Age | No. of respondents | % |
|--------------|--------------------|-------|
| Manufacture | 106 | 71.0 |
| Wholesaler | 9 | 6.0 |
| Producer | 14 | 9.0 |
| Agent | 21 | 14.0 |
| Total | 150 | 100.0 |

*Source: Primary data***Inference**

71.0 percent of the respondents belong to manufacture, 6.0 percent of them belong to wholesaler, 9.0 percent of them belong to the producer, and 14.0 percent of them belong to agent. It is concluded that the majority of the respondents in belonged to manufacture. This is also depicted through a bar chart.

Basis of Purchase of Egg

They are classified as cash, credit, installment and all the above.

Basis of Purchase of Egg

| Basis | No. of respondents | % |
|---------------|--------------------|-------|
| Cash | 46 | 30.6 |
| Credit | 54 | 36.0 |
| Installment | 24 | 16.0 |
| All the above | 14 | 9.4 |
| Total | 150 | 100.0 |

*Source: Primary data***Inference**

It is understood from the table 4.6 that 30.6 percent of them were cash purchase, 36.0 percent of them were credit purchase, 16.0 percent of them were installment purchase and 9.4 percent of them were all the above. Similarly, it is concluded that the majority of the respondents the study areas are credit purchase. This is also depicted through a pie chart.

Gender and Factor Responsible for Price

The respondents are grouped by place, Gender and Status of the firm. The significance of difference in sub means within a group is tested here using the test of difference between means / 't' test as the case may be. All the tests were carried out at 5% level of significance.

Null Hypothesis H_0 : There is no significant difference between mean scores of factor responsible for price and gender of respondents.

| SI. No. | Gender | Mean | Std. Deviation | 't' Value | 'P' Value Sig.(2-tailed) |
|---------|--------|------|----------------|-----------|--------------------------|
| 1. | Male | 1.48 | .503 | 2.148 | .050 |
| 2. | Female | 1.75 | .447 | | |

That gender and factor responsible for price regarding Mean, standard deviation and t' value. The computed 't' values is Greater than 0.05. Hence, Null Hypothesis is accepted.

Status of the Firm and Fix the Rate of Egg

Null Hypothesis H_0 : There is no significant difference between mean scores of the Fix the Rate of Egg and Status of the firm of respondents.

| Gender | Mean | Std. Deviation | 't' Value | 'p' Value sig. |
|---------|------|----------------|-----------|----------------|
| Sole | 1.68 | 0.614 | 2.552 | 0.000 |
| Partner | 1.95 | 0.605 | | |

That Status of the firm and Fix the Rate of Egg regarding Mean, standard deviation and t' value. The computer's' values is less than 0.05. Hence, Null Hypothesis is rejected.

Monthly Income and Fixation of the Price of Eggs

Monthly income is an important factor to determined preference of egg marketing. In this study the respondents are classified as below 5000, 5001-10000, 10001-15000, 15001 and above.

Null Hypothesis H_0 : There is no significant difference among mean scores of Fixation of the Price of Eggs and different income group of respondents.

Monthly Income and Fixation of the Price of Eggs

| Income | Mean | SD | F | Sig. |
|-----------------|------|-------|-------|------|
| Below 5000 | 1.80 | 0.616 | 5.415 | .001 |
| 5001-10000 | 2.33 | 1.342 | | |
| 10001-15000 | 3.21 | 1.477 | | |
| 15001 and above | 1.91 | 0.831 | | |

Source: Primary data

Inference

The P value is less than 0.001 the null hypothesis is accepted at 5% level of significance. Hence, it is concluded there is no significant difference among mean scores of Fixation of the Price of Eggs and different income group of respondents.

Place of Residents and Price Variation Affects the Sales Volume in the Egg Marketing

The opinion of the owners represents the psychological mindset of the owners. It is highly essential to analyze the opinion of the owners and their level of price variation affects the sales volume in the egg marketing. In the present study, by the summation of scores obtained by

owners, they are classified into owners having high level of opinion, very high, high, moderate, and low.

Price Variation Affects the Sales Volume in the Egg Marketing

| Place | Price Variation Affects the Sales Volume | | | |
|--------------|--|------|----------|-------|
| | High | High | Moderate | Total |
| Rural | 49 | 8 | Nil | 57 |
| Urban | 20 | 18 | 10 | 48 |
| Total | 69 | 26 | 5 | 150 |

Source: Primary data

Inference

The place of the respondents and opinion among the owners about price variation affects the sales volume in the egg marketing. A maximum of 49 of the owners are felt that high in this aspect followed by 18 who are felt that high. The numbers of owners who are dissatisfied in their level of opinion constitute 5 of the owners. The level of opinion among the owners belonging to all four groups of price variation is observed to be 'high'.

In order to find the association between the place level of the respondents and Level of opinion, a chi-square test was used and result of the test is shown below.

Age level and Level of Opinion –Chi Square Test

| Place | X ² Value | df | P value | Remark |
|--------------------|----------------------|----|---------|--------------|
| Pearson Chi-Square | 12.998 ^a | 6 | .043 | significance |

It is noted from the above table that the 'p; value is more than 0.05 the result is significant at 5% level. From the analysis it is concluded that there is no association between the place of the respondents and Level of opinion.

Turn Over and Motivation Given for Selling of Eggs

The turnover and motivation given for selling of eggs opinion represents the interest of the customer to enrich their life. Since the Turn over is one of the important factors determining the personality traits of the owners, it is included in the present study. The level of safety given by the firm opinion among the owners has been measured with the help of 5 statements. The level of measures given by the firm opinion among the owners is confined to discount, high, quality, and low in the present study.

Turn Over and Motivation Given for Selling of Eggs

| Turn over | Level of opinion | | | | |
|-------------|------------------|------|---------|-----|-------|
| | Discount | High | Quality | Low | Total |
| 25 lakhs | 2 | 4 | 2 | Nil | 8 |
| 25-50 lakhs | 16 | 8 | 5 | Nil | 29 |
| 51-75 lakhs | Nil | 44 | 8 | Nil | 52 |

| | | | | | |
|--------------|----|----|-----|---|-----|
| 76-100 lakhs | 19 | 39 | Nil | 3 | 61 |
| Total | 37 | 95 | 15 | 3 | 150 |

Source: Primary data

Inference

The level opinion of service about during period by the firm opinion among the owners. A maximum of 44 of the owners are high in this aspect followed by 16 who are discount in this aspect of opinion motivation given for selling eggs. The numbers of owners who are high in their level of opinion given by the firm opinion among the owners. The level of opinion given by the firm opinion among the owners belonging to all five groups of motivation given for selling is 'high'.

In order to find the association between the turnover of the respondents and Level of opinion motivation given for selling of egg, a chi-square test is used and result of the test is shown.

Turn Over and Motivation Given for Selling of Eggs – Chi Square Test

| Turn over | X ² Value | df | P value | Remark |
|--------------------|----------------------|----|---------|-----------------|
| Pearson Chi-Square | 45.305 ^a | 16 | .000 | Not Significant |

It is noted from the above table that the P value is less than 0.01 the result is not significant at 1% level. From the analysis it is concluded that there is association between the turnover of the respondents and Level of opinion motivation given by selling egg given by the firm.

Summary of Results and Findings

30.6 percent of them were cash purchase, 36.0 percent of them were credit purchase, 16.0 percent of them were installment purchase and 9.4 percent of them were all the above. Similarly, it is concluded that the majority of the respondents the study areas are credit purchase.

Gender and factor responsible for price regarding Mean, standard deviation and t' value. The computed 't' values is Greater than 0.05. Hence, Null Hypothesis is accepted.

Status of the firm and Fix the Rate of Egg regarding Mean, standard deviation and t' value. The computed 't' values is less than 0.05. Hence, Null Hypothesis is rejected.

The P value is less than 0.001 the null hypothesis is accepted at 5% level of significance. Hence, it is concluded there is no significant difference among mean scores of Fixation of the Price of Eggs and different income group of respondents.

The place of the respondents and opinion among the owners about price variation affects the sales volume in the egg marketing. A maximum of 49 of the owners are felt that high in this aspect followed by 18 who are felt that high. The numbers of owners who are dissatisfied in their level of opinion constitute 5 of the owners. The level of opinion among the owners belonging to all four groups of price variation is observed to be 'high'. It is noted from the above table that the 'p' value is more than 0.05 the result is significant at 5% level. From the analysis it is concluded that there is no association between the place of the respondents and Level of opinion.

The level opinion of service about during period by the firm opinion among the owners. A maximum of 44 of the owners are high in this aspect followed by 16 who are discount in this aspect of opinion motivation given for selling eggs. The numbers of owners who are high in their level of opinion given by the firm opinion among the owners. The level of opinion given by the firm opinion among the owners belonging to all five groups of motivation given for selling is 'high'. The P value is less than 0.01 the result is not significant at 1% level. From the analysis it is concluded that there is association between the turnover of the respondents and Level of opinion motivation given by selling egg given by the firm.

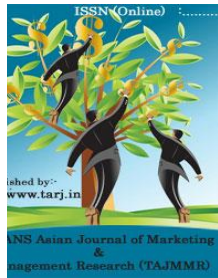
SUGGESTIONS

The following suggestions are help full for the future marketers in egg.

1. The firm has to make arrangement for increasing the maximum limit of amount credit purchase.
2. Firm have to tie up with more mercantile establishments accepting in the Namakkal district.
3. Firm have to come forward to reduce the present rate of service charges to egg marketing.
4. Many egg marketers are awareness about mercantile establishments firm have to make advertise to their products.
5. Awareness programs should be conducted for the people to learn more about debit card.
6. Firm branches may be opened in all areas for inviting agricultural investors in all over India.
7. Peoples are having cash more use full for easy to buy any things in any ware so it is one of the money.
8. Government should play a positive role to increase spending on egg marketing.

CONCLUSION

Based on the findings of the study it can be concluded that egg marketers in the study area are educated, in their active age group and experienced, thus their survival in the business. Marketing of egg is profitable but the level of profitability can be increased if properly handled, also by value addition through grading and standardization thus reducing waste, confusion and uncertainty with respect to quality value. The major challenges faced by the marketers are that of transportation, price fluctuation, poor sales, lack of record keeping and inadequate capital among others.



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WOMEN EMPOWERMENT: GLITCHES AND REVELATIONS

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ABSTRACT

This paper deals with Women Empowerment problems and poverty is frequently given the face of a woman, making it fashionable to evolve gender sensitive development schemes based on women empowerment. The huge study of nearly 94% of India's population done by Drez and others looks at female literacy and its negative and statistically significant impact on child mortality. This paper also throws light on the strategies adopted to empower women. A recent policy research report by the World Bank (2001a), identifies gender equality both as a development objective in itself, and as a means to promote growth, reduce poverty and promote better governance. A similar dual rationale for supporting women's empowerment has been articulated in the policy statements put forth at several high level international conferences in the past decade. The questions of power are interlinked and we understand that what is necessary is both objective power in terms of economic resources, laws, institutional roles and norms held by others as well as subjective power in terms of self-efficacy and entitlements. Empowerment of women is closely related to formal and informal sources of education. To measure women's empowerment now GEM takes 3 indicators, women's participation in economic, political and professional activities. Within political power what is measured is mainly women in parliament, judiciary or in local bodies. Women's empowerment or disempowerment has to be seen in all areas physical, socio cultural religious, political legal and economic.

KEYWORD: Women, Empowerment, Problems and prospects

INTRODUCTION

The Government of India has shown increasing concern for women's issues through a variety of legislation promoting the education and political participation of women (Collier, 1998). International organizations like the World Bank and United Nations have focused on women's issues especially the empowerment of poor women in rural areas. In the late 1980s and early 1990s, non-governmental organizations (NGOs) have also taken on an increased role in the area of women's empowerment (Sadik, 1988). NGO's, previously catering to women's health and educational needs have moved beyond this traditional focus to addressing the underlying causes of deprivations through promoting the economic and social empowerment of women. (McNamara: 2003). The World Bank has identified empowerment as one of the key constituent elements of poverty reduction, and as a primary development assistance goal. The Bank has also made gender mainstreaming a priority in development assistance, and is in the process of implementing an ambitious strategy to this effect. A recent policy research report by the World Bank (2001a), identifies gender equality both as a development objective in itself, and as a means to promote growth, reduce poverty and promote better governance. A similar dual rationale for supporting women's empowerment has been articulated in the policy statements put forth at several high level international conferences in the past decade.

Poverty of women empowerment

Women bear a disproportionate burden of the world's poverty. Statistics indicate that women are more likely than men to be poor and at risk of hunger because of the systematic discrimination they face in education, health care, employment and control of assets. Poverty implications are widespread for women, leaving many without even basic rights such as access to clean drinking water, sanitation, medical care and decent employment. Being poor can also mean they have little protection from violence and have no role in decision making. The current financial crisis is likely to affect women particularly severely. In many developing countries where women work in export-led factories, or in countries where migrant women workers are the backbone of service industries, women's jobs have taken the greatest hit. The International Labour Organization estimates that the economic downturn could lead to 22 million more unemployed women in 2009, jeopardize the gains made in the last few decades in women's empowerments.

In many countries, however, the impact goes far beyond the loss of formal jobs, as the majority of women tend to work in the informal sector, for example as domestics in cities, and do not show up in official unemployment numbers. Economic policies and institutions still mostly fail to take gender disparities into account, from tax and budget systems to trade regimes. And with too few seats at the tables where economic decisions are made, women themselves have limited opportunity to influence policy.

Women empowerment problems

Women work two-thirds of the world's working hours, according to the United Nations Millennium Campaign to halve world poverty by the year 2015. The overwhelming majority of the labor that sustains life growing food, cooking, raising children, caring for the elderly, maintaining a house, hauling water is done by women, and universally this work is accorded low

status and no pay. The ceaseless cycle of labor rarely shows up in economic analyses of a society's production and value.

- Women earn only 10 percent of the world's income. Where women work for money, they may be limited to a set of jobs deemed suitable for women invariably low-pay, low-status positions.
- Women own less than 1 percent of the world's property. Where laws or customs prevent women from owning land or other productive assets, from getting loans or credit, or from having the right to inheritance or to own their home, they have no assets to leverage for economic stability and cannot invest in their own or their children's futures.
- Women make up two-thirds of the estimated 876 million adults worldwide who cannot read or write; and girls make up 60 percent of the 77 million children not attending primary school. Education is among the most important drivers of human development: women who are educated have fewer children than those who are denied schooling (some studies correlate each additional year of education with a 10 percent drop in fertility). They delay their first pregnancies, have healthier children (each additional year of schooling a woman has is associated with a 5 to 10 percent decline in child deaths, according to the United Nations Population Fund).

Women empowerment through self-help group

Poverty and unemployment are the major problems of any under developed countries, to which India is no exception. In India, at the end of ninth five year plan 26.1% of the population was living below poverty line. In the rural area 27.1% of the population was living under poverty. The overall unemployment rate is estimated to 7.32%. The female unemployment rate is 8.5%. The rate of growth of women unemployment in the rural area is 9.8%. This is because of the low growth rate of new and productive employment. In the end of IX plan the rate of growth of implemented various schemes to reduce poverty and to promote the gainful employment. But the more attractive scheme with less effort (finance) is "Self Help Group". It is a tool to remove poverty and improve the rural development (Sabyasachi Das. 2003).

Possibilities and Opportunities

On the positive side globalization has contributed to bring about welcome changes in the lives of women who have been able to avail of the opportunities, which have opened up in the various sectors of development. These are:

- Prospects of higher and quality education have become feasible for those women who can afford them, economically and socially.
- Employment in technological and other advanced sectors, which have global bearing, has opened up for suitably qualified women.
- With changing attitude towards women, especially in the urban areas, women enjoy more egalitarian set of gender relationship.
- Augmentation of women's movements through exposures at the international level will help bring about major changes in the economic, social and political lives of women.

- Reduction in gender inequalities will have positive effect on women's empowerment in the socio-economic context.
- Attitudinal changes towards women's role in the family due to good education, benefits of family planning and health care, child care, good job opportunities etc. will surely help in the development of more confident and healthy women.
- Positive approach to economic and cultural migration will facilitate women to be exposed to better prospects at the international level.

The importance of empowerment

Whether an economic activity really contributes to a significant improvement in the situation of women (in the short term) and a change in norms and values within their society (in the long term) depends on: (1) the commitment created for women's enterprises within their communities; (2) how women have attained greater skills and knowledge; and, more particularly, (3) the extent to which their self-confidence and self-esteem have grown.

Economic empowerment: Women's access to savings and credit gives them a greater economic role in decision-making through the decisions they make about savings and credit. Exercising control over these financial matters enables women to optimize their own and the household's welfare. The investment in women's economic activities will improve their employment opportunities and thus have a 'trickle down and out' effect.

Increased well-being: Access to savings and credit facilities and making decisions on how to use these savings and credit strengthen the women's in economic decisions of the household. This enables them to increase expenditure on their children's and their own well-being.

Social and political empowerment: A combination of women's increased economic activity and control over income resulting from access to micro-finance will improve women's skills, mobility, and access to knowledge and support networks. Their status within the community is enhanced. These changes are reinforced by group formation, leading to wider movements of social and political change.

Women Education:

Women's education is extremely important intrinsically as it is their human right and required for the flourishing of many of their capacities. It is, however, noticed that most programmes for education of girls and women in India have reinforced Gender roles specially motherhood in curriculum as well as impact evaluation. The huge study of nearly 94% of India's population done by Drez and others looks at female literacy and its negative and statistically significant impact on child mortality. The questions of power are interlinked and we understand that what is necessary is both objective power in terms of economic resources, laws, institutional roles and norms held by others as well as subjective power in terms of self-efficacy and entitlements. Empowerment of women is closely related to formal and informal sources of education. Late 19th century & 20th century reformers advocated women's education as a principal strategy to answer the 'women's question'. Many innovative efforts are accelerated after the NPE. In UP a renewal process of correcting gender stereotyping was initiated in 1998 looking at textbooks and

training besides infrastructure and community mobilization. There is marked improvement in girls enrollment and steady decline in dropout rates.

Political Participation

Women's political participation has been considered a major measure of women's empowerment. Globally, through histories of the world we have records of very few regents, sovereigns, and active agents in nobility who were women. Champions of liberalism like John Stuart Mill had advocated women's participation in governance by the struggle for women suffrage in the self-avowed liberal west very well illustrates the entrenched nature of Patriarchal resistance to women's empowerment. In the last century more women heads of state could be counted in Asia as compared to Europe and the struggle for women suffrage in India was physically less violent but this is not reflective of greater acceptance of women in decision-making in public spaces.

To measure women's empowerment now GEM takes 3 indicators, women's participation in economic, political and professional activities. Within political power what is measured is mainly women in parliament, judiciary or in local bodies. Women's empowerment or disempowerment has to be seen in all areas physical, socio cultural religious, political legal and economic.

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